



Avoid ID Theft

How to Deter, Detect, and Defend Against Identity Theft

Presented (insert date)
By (insert organization's name)



DETER



DETECT



DEFEND

PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
 - Deter
 - Detect
 - Defend
- Where can you learn more?

DETER·DETECT·DEFEND

AVOID
THEFT



DETER



DETECT



DEFEND

WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information –
e.g., credit card or Social Security number – and uses it fraudulently
- It can cost you time and money
- It can destroy your credit and ruin your good name

DETER·DETECT·DEFEND

AVOID
THEFT



DETER



DETECT



DEFEND

HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers

DETER•DETECT•DEFEND

AVOID
THEFT



DETER



DETECT



DEFEND

WHAT CAN YOU DO?

DETER

- Deter identity thieves by safeguarding your information

DETECT

- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

DEFEND

- Defend against identity theft as soon as you suspect a problem

DETER·DETECT·DEFEND

AVOID
THEFT

www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

DETER identity thieves by safeguarding your information

- Shred financial documents before discarding them
- Protect your Social Security number
- Don't give out personal information unless you're sure who you're dealing with
- Don't use obvious passwords
- Keep your information secure

DETER·DETECT·DEFEND

AVOID
THEFT

www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

DETECT suspicious activity by routinely monitoring your accounts and billing statements.

- Be alert
 - Mail or bills that don't arrive
 - Denials of credit for no reason
- Inspect your credit report
 - Law entitles you to one free report a year from each credit reporting agency if you ask for it
 - Online: www.AnnualCreditReport.com; by phone: 1-877-322-9355 or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
- Inspect your financial statements
 - Look for charges you didn't make

DETER·DETECT·DEFEND

AVOID
THEFT



DETER



DETECT



DEFEND

DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling a three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
 - Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission

DETER·DETECT·DEFEND

AVOID
THEFT



DETER



DETECT



DEFEND

WHERE CAN YOU LEARN MORE?

Online:

ftc.gov/idtheft

By phone:

1-877-ID-THEFT

By mail:
Clearinghouse

Identity Theft
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

DETER·DETECT·DEFEND

AVOID
THEFT

www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)